

Information to identify the case:

Debtor 1	<u>Alberto Casais</u>	Social Security number or ITIN	xxx-xx-2525
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christina Casais</u>	Social Security number or ITIN	xxx-xx-6221
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-31815-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alberto Casais

Christina Casais

1/6/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alberto Casais
Christina Casais
Debtor(s)

Case No. 15-31815-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 06, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alberto Casais, Christina Casais, 3 Centre Lane, Bayonne, NJ 07002-1810
515967817	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515859445	+ NCB Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
515954593	+ VW Credit Leasing Ltd, PO Box 9013, Addison, TX 75001-9013
515859447	Volkswagon Credit, PO Box 5215, Carol Stream, IL 60197-5215

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 06 2021 21:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 06 2021 21:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515859439	EDI: BANKAMER.COM	Jan 07 2021 01:58:00	Bank of America, PO Box 982235, El Paso TX 79, 99 82235
515859482	EDI: BANKAMER.COM	Jan 07 2021 01:58:00	Bank of America, PO Box 982236, El Paso, TX 79998
515859441	+ EDI: WFNNB.COM	Jan 07 2021 02:03:00	Comenity Bank, PO Box 182125, Columbus Oh, io 43218-2125
515859442	+ EDI: WFNNB.COM	Jan 07 2021 02:03:00	Comenity Bank / VCTRSSEC, PO Box 182789, Columbus OH 43218-2789
515859444	Email/Text: GCSBankruptcy@gcserv.com	Jan 06 2021 21:49:00	GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081, 6330 Gulfton Houston, TX 77081
515859440	EDI: JPMORGANCHASE	Jan 07 2021 02:03:00	Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
515859443	EDI: JPMORGANCHASE	Jan 07 2021 02:03:00	Disney Visa, Chase Card Services, P.O. Box 15298, Wilmington, DE 19850
516080176	EDI: PRA.COM	Jan 07 2021 02:03:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
515859449	Email/Text: vci.bkcy@vwcredit.com	Jan 06 2021 21:50:00	VW Credit Inc, 1401 Franklin Blvd., Libertyville, IL 60048-4460
515859446	+ EDI: WFNNB.COM	Jan 07 2021 02:03:00	Victoria Secret, P.O Box 182789, Columbus, OH 43218-2789
515859450	+ EDI: WFFC.COM	Jan 07 2021 02:03:00	WFFNB/Raymore & Flanigan, 800 Walnut street, Des Moines, IA 50309-3605

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 06, 2021

Form ID: 3180W

Total Noticed: 19

516062147

EDI: WFFC.COM

Jan 07 2021 02:03:00

Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515859481	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, P.O Box 982235, El Paso, TX 79998
515859483	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso TX 79, 99 82235
515859485	*+	Comenity Bank, PO Box 182125, Columbus Oh, io 43218-2125
515859486	*+	Comenity Bank / VCTRSSEC, PO Box 182789, Columbus OH 43218-2789
515859488	*	GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081, 6330 Gulfton Houston, TX 77081
515859484	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
515859487	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Disney Visa, Chase Card Services, P.O. Box 15298, Wilmington, DE 19850
515859489	*+	NCB Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
515859493	*	VW Credit Inc, 1401 Franklin Blvd., Libertyville, IL 60048-4460
515859490	*+	Victoria Secret, P.O Box 182789, Columbus, OH 43218-2789
515859448	*+	Volkswagon Credit, P.O Box 5215, Carol Stream, IL 60197-5215
515859492	*+	Volkswagon Credit, P.O Box 5215, Carol Stream, IL 60197-5215
515859491	*	Volkswagon Credit, PO Box 5215, Carol Stream, IL 60197-5215
515859494	*+	WFFNB/Raymore & Flanigan, 800 Walnut street, Des Moines, IA 50309-3605

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2021 at the address(es) listed below:

Name	Email Address
Deborah B. Austin	on behalf of Debtor Alberto Casais dbaustinesq@gmail.com
Deborah B. Austin	on behalf of Joint Debtor Christina Casais dbaustinesq@gmail.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

TOTAL: 4